



Documentation Required HRA

You may have to submit documentation (receipts/statements and/or EOB's) for transactions from some merchants, and not from others. Generally transactions done at pharmacies will be automatically be substantiated at the point of sale using an Inventory Information Approval System (IIAS). Others, including health care providers do not have this capability, in which case you may receive *Card Transaction Information Requests*.

If you receive requests, you will need to send American Benefits Group the following information to substantiate the transaction(s).

- A copy of the Explanation of Benefits (EOB) from your health insurance company.

Note: credit card receipts and cancelled checks are not eligible forms of substantiation.

How to Submit Your Documentation

Typically, you have 45 days to submit the requested documentation, if documentation is not received your transactions will become ineligible and your ABG Benefits Card will be temporarily suspended.

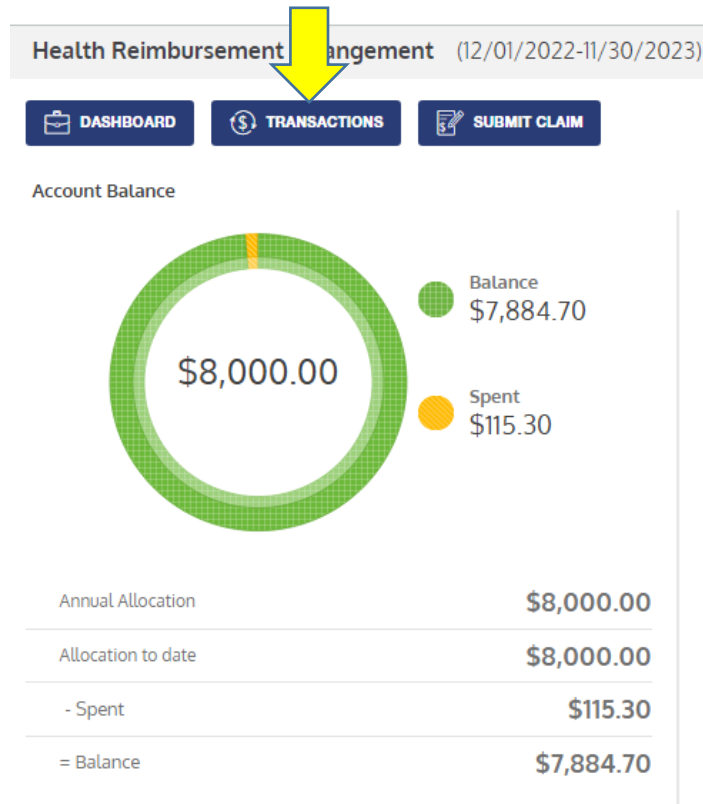
Fax: 877-723-0147 – please include the bar code on your documentation request, this will ensure that it is automatically linked to the exact transaction.

Online: log into your account at www.amben.com/WealthCare,

- Under My Account find your Health Reimbursement Arrangement – If it was for the Previous year click the Previous box.

The screenshot shows a user interface for managing a Health Reimbursement Arrangement (HRA). At the top, there is a header with a briefcase icon and the text "My Accounts - Click Down Arrows to View More". Below this, there are three radio buttons for "Plan years to show": "Previous", "Current" (which is selected), and "Future". The main content area displays "Health Reimbursement Arrangement" with a date range of "(12/01/2022-11/30/2023)". A green progress bar indicates a total value of "\$8,000.00". Below the bar, there are two colored circles: a green one for "Balance \$7,884.70" and a yellow one for "Spent \$115.30".

- Click on the account to open it – Then click on the TRANSACTIONS button!



- Change the criteria at the top to find the transaction.

+ ADD NEW

View Year 2022 Status Action Type Date Claim Amount Provider Plan Claim Number Clear

Status	Action	Type	Transaction Date	Amount	Provider/Service Date/Account	
! Action Required	\$910.00 Ineligible Purchase	Card Transaction	Aug 9, 2022	\$0.00		Add Receipt

- You can now click on Add Receipt, and upload your documentation, once uploaded the claims team will review and if approved will mark the transaction as eligible.

WealthCare Mobile: [Learn More](#)

Mail to: American Benefits Group, PO Box 1209, Northampton, MA 01061-1209

Ineligible Reimbursement

If it is determined that your transaction is ineligible, you will need to either pay your benefit back by sending a check to American Benefits Group or you may submit eligible claims to offset the ineligible transaction. You may use the [Repayment for Ineligible Reimbursement](#) form for this purpose.

You also have the option of making a payment in the WealthCare Portal.

From the left menu choose **Claims > Balance Due** > if you have not done so already, you will need to set-up bank account authorization, this would be the bank you would be transferring funds from to pay the ineligible expense. Please note the process will take up to three business days.

[See samples of all notices and timing](#)